

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Examiner: Calvin L. HEWITT II
)	
Richard C. JOHNSON)	Art Unit: 3621
)	
Serial No.: 10/071,066)	Confirmation No.: 3384
)	
Filed: April 12, 2002)	Customer No.: 53156
)	
For: METHODS AND SYSTEMS FOR)	
CARRYING OUT CONTINGENCY-)	
DEPENDENT PAYMENTS VIA SECURE)	
ELECTRONIC BANK DRAFTS SUPPORTED)	
BY ONLINE LETTERS OF CREDIT AND/OR)	<u>COMMENTS ON</u>
ONLINE PERFORMANCE BONDS)	<u>STATEMENT OF REASONS</u>
)	<u>FOR ALLOWANCE</u>
)	
Atty. Docket No.: ORCL5595CIP)	
)	

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Notice of Allowability and Fee(s) Due mailed January 24, 2008, Applicant submits the following comments regarding the Examiner's statement of reasons for allowance contained therein.

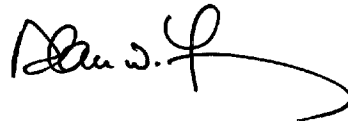
Reasons for allowance are only warranted in instances in which "the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims." 37 C.F.R. § 1.104(e).

In the present case, Applicant believes the record as a whole makes clear the reasons for allowance and, therefore, the Examiner's Reasons for Allowance are believed to be unnecessary and unwarranted.

Applicant's claims should be limited only by the terms utilized therein. In this application, the Examiner loosely quotes portions of the allowed claims in the statement of reasons for allowance. Therefore, the statement is inaccurate to the extent that the language varies from the language that is recited in the respective claims. Thus, Applicant hereby submits these Comments in an effort to ensure that the claims are properly construed based only upon limitations that are expressly present therein and/or to ensure that the claims are not interpreted so as to include any additional claim limitations that are not found in the respective claims.

Should there remain unresolved issues that require action, it is respectfully requested that the Examiner telephone the undersigned so that any such issues may be resolved as expeditiously as possible.

Respectfully submitted,



Date: February 1, 2008

By: _____

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